

<b>Information to identify the case:</b>		
Debtor 1:	<u>Douglas Thompson Jr.</u>	Social Security number or ITIN: xxx-xx-0733
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Wanda Thompson</u>	Social Security number or ITIN: xxx-xx-9368
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 2/12/19
Case number:	19-12879-KCF	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Douglas Thompson Jr.	Wanda Thompson
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1 Knox Blvd Neptune, NJ 07753	1 Knox Blvd Neptune, NJ 07753
<b>4. Debtor's attorney</b> Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/13/19

**For more information, see page 2**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**March 14, 2019 at 01:00 PM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 5/13/19**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 4/23/19**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Douglas Thompson, Jr.  
 Wanda Thompson  
 Debtors

Case No. 19-12879-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db/jdb +Douglas Thompson, Jr., Wanda Thompson, 1 Knox Blvd, Neptune, NJ 07753-3626  
 518023312 +AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419  
 518023313 +AES/PHEAA, 1112 7th Ave, Monroe, WI 53566-1364  
 518023322 Beneficial Bank, 1818 Beneficial Bank Place, Philadelphia, PA 19103  
 518023325 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 518023332 Ditech Financial, 2100 East Elliot Road, Bld 94, Tempe, AZ 85284-1806  
 518023333 +First Atlantic Feder, 100 Monmouth Park, West Long Branch, NJ 07764-1462  
 518023335 +First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155  
 518023334 +First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave,  
 Piscataway, NJ 08855-0055  
 518023336 Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292  
 518023339 Jersey Shore Anesthesia Associates, PA, PO Box 307, Neptune, NJ 07754-0307  
 518023340 +Jersey Shore CT&V, 234 Industrial Way West, Suite A103, Eatontown, NJ 07724-4257  
 518023343 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 518023344 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,  
 Mount Laurel, NJ 08054-7269  
 518023345 +Michael Harrison, Esq., 3155 Route 10 East, Suite 112, Denville, NJ 07834-3430  
 518023347 +Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099  
 518023348 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518023349 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 518023351 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 518023350 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 518023354 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 518023356 +Universal Fidelity Corp., PO Box 219129, Houston, TX 77218-9129  
 518023357 +University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwoliver@aol.com Feb 14 2019 00:44:24 William H. Oliver, Jr.,  
 William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753  
 tr E-mail/Text: bnc@russotrustee.com Feb 14 2019 00:47:44 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 00:46:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2019 00:46:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518023314 +EDI: RMCB.COM Feb 14 2019 04:58:00 AMCA, 4 Westchester Plaza, Suite 110,  
 Elmsford, NY 10523-1615  
 518023316 E-mail/Text: ebn@americollect.com Feb 14 2019 00:46:34 Americollect, PO Box 1566,  
 Manitowoc, WI 54221-1566  
 518023315 E-mail/Text: ebn@americollect.com Feb 14 2019 00:46:34 Americollect, Po Box 1566,  
 1851 South Alverno Road, Manitowoc, WI 54221  
 518023318 +EDI: PHINAMERI.COM Feb 14 2019 04:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 518023319 +EDI: PHINAMERI.COM Feb 14 2019 04:58:00 AmeriCredit/GM Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 518023320 +EDI: TSYS2.COM Feb 14 2019 04:58:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 518023321 +EDI: TSYS2.COM Feb 14 2019 04:58:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 518023324 +EDI: CAPITALONE.COM Feb 14 2019 04:58:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 518023323 +EDI: CAPITALONE.COM Feb 14 2019 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 518023326 +EDI: WFNBNB.COM Feb 14 2019 04:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 518023327 +EDI: WFNBNB.COM Feb 14 2019 04:58:00 Comenity Bank/Victoria Secret, Po Box 182789,  
 Columbus, OH 43218-2789  
 518023329 +EDI: RCSFNBMARIN.COM Feb 14 2019 04:58:00 Credit One Bank, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 518023328 +EDI: RCSFNBMARIN.COM Feb 14 2019 04:58:00 Credit One Bank, Attn: Bankruptcy Department,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 518023331 EDI: DISCOVER.COM Feb 14 2019 04:58:00 Discover Financial, Pob 15316,  
 Wilmington, DE 19850  
 518023330 +EDI: DISCOVER.COM Feb 14 2019 04:58:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 518023337 +E-mail/Text: bankruptcies@halstedfinancial.com Feb 14 2019 00:47:29  
 Halstead Financial Services, PO Box 828, Skokie, IL 60076-0828  
 518023338 EDI: IRS.COM Feb 14 2019 04:58:00 Internal Service Revenue, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 518023341 +EDI: CBSKOHLS.COM Feb 14 2019 04:58:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 518023341 +E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 00:45:04 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 50

Date Rcvd: Feb 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518023342 +EDI: CBSKOHLS.COM Feb 14 2019 04:58:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660  
518023342 +E-mail/Text: bncnotices@becket-lee.com Feb 14 2019 00:45:04 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
518023346 +EDI: MID8.COM Feb 14 2019 04:58:00 Midland Credit Management, 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
518023352 +EDI: DRIV.COM Feb 14 2019 04:58:00 Santander Consumer USA, Attn: Bankruptcy,  
Po Box 961245, Fort Worth, TX 76161-0244  
518023353 +EDI: DRIV.COM Feb 14 2019 04:58:00 Santander Consumer USA, Po Box 961245,  
Ft Worth, TX 76161-0244  
518023355 +E-mail/Text: bankruptcydepartment@tsico.com Feb 14 2019 00:47:26 Transworld Systems, Inc,  
PO Box 15618, Dept 51, Wilmington, DE 19850-5618

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518023317\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect, Po Box 1566, Manitowoc, WI 54221)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0